

Mortgage Application Documentation Checklist

Personal

- Driver's license
- Social Security card
- Divorce decree (if applicable)
- Proof of veteran status (for VA loan)

Employment/Income

- Federal income tax returns for the previous two years
- W-2 forms for the previous two years
- Pay stubs for the previous 30 days
- Proof of additional income, such as Social Security benefits, child support, or alimony (if applicable)
- Previous two years' and year-to-date profit and loss statements (if self-employed)
- Balance sheet for the most recent quarter (if self-employed)

Assets

- Statements for checking and savings accounts for the last three months
- Statements for retirement funds and other investments for the last three months
- Titles for automobiles and other property
- If part of the down payment comes from gift, a gift letter stating that the funds do not need to be repaid

Liabilities

- Most recent statements for credit cards, loans, and other credit
- Canceled checks (or other proof of payment) for rent or mortgage for the last 12 months
- Court documentation for bankruptcy or judgment (if applicable)
- Listing agreement or sales contract for current home (if applicable)

Property

- Sales contract
- Proof of earnest money deposit
- Proof of homeowners insurance (needed before closing)
- Contact information for homeowners association (if applicable)

Note: Lenders can have different documentation requirements. Be sure to confirm with your lender what documentation you need to provide.